

# NOTICE TO POLICYHOLDERS

IMPORTANT INFORMATION ABOUT A CHANGE  
TO YOUR RETAIL POLICY WORDING

## A Change in your Policy Wording

We want to ensure our customers have real clarity on what they are purchasing and what cover they have in place. As such, we are adding a new a Virus, Disease and Pandemic Exclusion to the Policy Exclusions to Property Damage and Business Interruption Insurance as follows;

### **Virus, Disease and Pandemic Exclusion**

Notwithstanding any provision to the contrary within the Policy, the Policy does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to:

- 1) Coronaviruses
- 2) Coronavirus disease (COVID-19);
- 3) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- 4) Any mutation of or variation of 1), 2) or 3) above;
- 5) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- 6) Any fear or anticipation of 1), 2), 3), 4) or 5) above.

If you require additional information please contact your usual insurance adviser or Tower Insurance at the address stated in your policy.

Please retain in a safe place for future reference.